

Certificate Number: 06501-PAM-DE-028094313

Bankruptcy Case Number: 11-08021



06501-PAM-DE-028094313

## CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on September 21, 2016, at 12:54 o'clock PM CDT, Chad Schmidt completed a course on personal financial management given by internet by Arbor Investments LTD., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: September 21, 2016 By: /s/Carlo Skrupa

Name: Carlo Skrupa

Title: Program Manager